



Signed: November 19, 2010

  
ALAN JAROSLOVSKY  
U.S. Bankruptcy Judge

AUSTIN P. NAGEL, ESQ.  
California State Bar #118247  
GRACE E. FELDMAN, ESQ.  
California State Bar #261936  
LAW OFFICES OF AUSTIN P. NAGEL  
111 Deerwood Road, Suite 305  
San Ramon, California 94583  
Telephone: (925) 855-8080  
Facsimile: (925) 855-8090

Attorneys for Secured Creditor,  
FORD MOTOR CREDIT COMPANY

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In Re: Case No. 10-12372 AJ  
(Chapter 13 Proceeding)

LYZA CHAVEZ,

Debtor.

ORDER REGARDING POSITION OF  
SECURED CREDITOR, FORD MOTOR CREDIT  
COMPANY, UNDER CHAPTER 13  
PROCEEDING

The terms of the parties' stipulated agreement having been reviewed and considered, IT IS HEREBY  
ORDERED, ADJUDGED, AND DECREED as follows:

1. IT IS HEREBY ORDERED that Secured Creditor, FORD MOTOR CREDIT COMPANY  
(hereinafter referred to as "Secured Creditor") shall be allowed the following secured valuation under the  
above-captioned case: **\$13,000.00, WITH INTEREST THEREON ACCRUING AT THE RATE OF**  
**7.90% PER ANNUM** which represents the replacement value to Debtor, LYZA CHAVEZ (hereinafter  
collectively referred to as "the Debtor") of the 2006 Ford Escape [V.I.N. 1FMYU95H46KC06702] which is  
owned by Secured Creditor and which remains in the possession of the Debtor.

2. IT IS HEREBY FURTHER ORDERED that Secured Creditor shall be entitled to receive  
pre- and post-Confirmation monthly adequate protection payments of no less than \$400.00 per month under  
and pursuant to Debtor's Chapter 13 Plan.

1           3.       IT IS HEREBY FURTHER ORDERED that Debtor shall amend it's Chapter 13 Plan and/or  
2 accompanying Schedules, as and if necessary, to ensure that the same conform with the terms set forth herein  
3 and to ensure that this Plan successfully completes within sixty (60) months from the date of confirmation.

4 APPROVED AS TO  
5 FORM AND CONTENT:

6 Dated: November 12, 2010

/s/ Peter Hadiaris  
PETER HADIARIS, ESQ.  
Attorneys for Debtor,  
LYZA CHAVEZ

7 FBKE.1943

8                               \*\*END OF ORDER\*\*  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28